

Terms and Conditions Governing Carry on with PayNow Lucky Draw

Eligibility

1. All Retail customers (each a “Customer”, collectively the “Customers”) with Bank of China, Citibank Singapore, DBS / POSB, HSBC Bank (Singapore) Limited, Standard Chartered Singapore, Industrial and Commercial Bank of China Singapore Branch, Maybank Singapore Limited, OCBC, UOB (each a “Bank”, collectively the “Banks”) are eligible for this Lucky Draw. For the avoidance of doubt, the lucky draw is not open to corporate customers who perform transfers to PayNow NRIC, FIN, Mobile Number, or UEN.
2. The Lucky Draw is open to Customers who make a PayNow transaction to Businesses either via Scan-and-Pay or via UEN, with a minimum transfer value of S\$1 (“**Eligible Transaction**”) via any of the nine participating Banks Mobile Banking or Internet Banking Applications (“**Qualifying Customer**”). Qualifying Customers refers to all retail customers only.
3. The following persons are not entitled to participate in the Lucky Draw:
 - (a) Estates of deceased customers;
 - (b) Anyone who worked on the Lucky Draw;
 - (a) Agencies and vendors who worked on the Lucky Draw.

Lucky Draw Chances, Prize & Periods, and Draw Dates

4. Each Eligible Transaction qualifies the Customer for 1 chance to win the Lucky Draw.
5. A total of **one hundred winners weekly (with the week starting from Monday and ending on Sunday)** will be drawn for the Lucky Draw from the pool of Qualifying Customers. Each winner will win one S\$100.00 (“**Weekly Prize**”), credited to their account linked with PayNow in the following orders of priority via Mobile Number and if unregistered, via NRIC/FIN.
6. The Lucky Draw is valid for 10 weeks as stated below, all dates inclusive (“**Lucky Draw Period**”).
 - i. 13 April 2020 to 19 April 2020
 - ii. 20 April 2020 to 26 April 2020
 - iii. 27 April 2020 to 3 May 2020
 - iv. 4 May 2020 to 10 May 2020
 - v. 11 May 2020 to 17 May 2020
 - vi. 18 May 2020 to 24 May 2020
 - vii. 25 May 2020 to 31 May 2020
 - viii. 1 June 2020 to 7 June 2020
 - ix. 8 June 2020 to 14 June 2020
 - x. 15 June 2020 to 21 June 2020
7. The Lucky Draws for the Weekly Prizes will be conducted per the schedule below monthly, (“**Draw Dates**”). The draws will take place on 3.30pm at 10 Shenton Way #12-08 MAS Building, Singapore 079117.
 - i. For periods commencing made in month of April (period i to iii), on 17th June 2020
 - ii. For period commencing made in month of May (period iv to vii), on 8th July 2020
 - iii. For periods commencing made in month of June (period viii to x), on 5th Aug 2020

Conduct of Lucky Draw and Fulfilment

8. The customer should have a registered PayNow proxy to be eligible to receive the Weekly Prize. For the avoidance of doubts, a winner that does not have a registered PayNow proxy by the date of fulfilment will be deemed to have forfeited the Weekly Prize and the Weekly Prize will be donated to an Institution of Public Character at ABS’ sole discretion.
9. Each Qualifying Customer can only get one Weekly Prize, throughout the Lucky Draw. For the avoidance of doubt, this refers to the entire campaign of 10 weeks, and there will be no repeat winners.
10. Crediting of the Weekly Prizes, and a notification of crediting will be sent to the winners within 20 working days

of the Draw Dates by the channels deemed suitable by ABS.

11. Winners will be picked at random by ABS (by manual or computerized means as ABS may determine) in the presence of its' auditors or a public witness. ABS reserve the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified, or to donate the Weekly Prize to an Institution of Public Character at ABS' sole discretion.
12. Winners will be notified by the relevant Banks, and their full name and partially masked NRIC and/or mobile numbers (the "Customer Details") will be published on ABS' website. If a winner does not, within 2 weeks of receiving the notification, consent to the publication of the Customer Details on ABS's website and/or the sharing of the Customer Details by the relevant Bank with ABS for the purposes of the Lucky Draw, his Weekly Prize will be forfeited and ABS may donate it to an Institution of Public Character at ABS' sole discretion.

General

13. Participation in the Lucky Draw constitutes acceptance of these terms and conditions
14. ABS and / or Banks reserves the right to disqualify any person from the Lucky Draw whom in the opinion of ABS and / or Banks (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions. ABS and / or Banks is not obliged to disclose the reasons for such disqualification to any person.
15. The decision of ABS on all matters relating to the Lucky Draw and these terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Lucky Draw. Subject to and without prejudice to the generality of the foregoing, ABS's record of the entries, allocated chances and/or the Lucky Draw shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
16. ABS assumes no responsibility for any losses or damages or expenses arising in connection with this Lucky Draw, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the Lucky Draw.
17. ABS' decision on all matters relating to the Lucky Draw shall be final. No correspondence or claims will be entertained.
18. ABS may vary these Terms and Conditions or suspend or terminate the Lucky Draw without any prior notice or liability to any party.